

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Michael David Raymond
Cheryl Lynn Raymond**

Case No.: **21-19595**

Judge: **ABA**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original

☒ Modified/Notice Required

Date: **02/17/2022**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney ALM Initial Debtor: MDR Initial Co-Debtor CLR

Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$600.00 Monthly for 60 months** to the Chapter 13 Trustee, starting on March 01, 2022 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Andrew L. Miller	Attorney Fees	2,000.00
Internal Revenue Service	Taxes and certain other debts	1,383.00
State of New Jersey	Taxes and certain other debts	468.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Flagstar Bank
Ford Motor Credit

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: **December 14, 2021.**

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To include the IRS & State of NJ 2021 individual taxes owed.	Debtor is increasing the plan payment to \$600.00 per month for 60 months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>February 17, 2022</u>	<u>/s/ Michael David Raymond</u> Michael David Raymond Debtor
Date: <u>February 17, 2022</u>	<u>/s/ Cheryl Lynn Raymond</u> Cheryl Lynn Raymond Joint Debtor
Date: <u>February 17, 2022</u>	<u>/s/ Andrew L. Miller</u> Andrew L. Miller Attorney for the Debtor(s)

In re:
Michael David Raymond
Cheryl Lynn Raymond
Debtors

Case No. 21-19595-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Feb 18, 2022

Form ID: pdf901

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael David Raymond, Cheryl Lynn Raymond, 302 Folsom Avenue, Egg Harbor Township, NJ 08234-7225
519460518	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460525	AtlantiCare Physicians Group, PO Box 786061, Philadelphia, PA 19178-6061
519460529	Bayfront Emergency Physician, 56 W. Main Street, Suite 305, Newark, DE 19702-1503
519460531	Bayfront Emergency Physicians, 56 W. Main Street, Suite 305, Newark, DE 19702-1503
519460530	Bayfront Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012
519460546	Ford Motor Credit, P.O. Box 650574, Dallas, TX 75265-0574
519460547	Lakeview, PO Box 660263, Dallas, TX 75266-0263
519460550	Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
519460555	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
519460553	+ Shore Medical Center, PO Box 6768, Wyomissing, PA 19610-0768
519460561	+ Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
519473963	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 18 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 18 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519460526	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 18 2022 20:41:00	Barclay's Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
519460533	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2022 20:38:44	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519472460	+ Email/PDF: ebn_ais@aisinfo.com	Feb 18 2022 20:38:23	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519460540	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 18 2022 20:49:03	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
519483845	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 18 2022 20:49:02	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519460541	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 18 2022 20:48:53	Citibank/Home Depot, PO Box 6500, Sioux Falls, SD 57117-6500
519460542	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 18 2022 20:41:00	Credit Card/FB&T, PO Box 84064, Columbus, GA 31908-4064
519460543	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 18 2022 20:38:46	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
519462291	Email/Text: EBNBKNOT@ford.com	Feb 18 2022 20:41:00	Ford Motor Credit Company, LLC, Dept 55953,

District/off: 0312-1

User: admin

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Date Rcvd: Feb 18, 2022

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519460544	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 18 2022 20:41:00	P.O. Box 55000, Detroit MI, 48255-0953 Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
519460545	+ Email/Text: EBNBKNOT@ford.com	Feb 18 2022 20:41:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
519460548	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 18 2022 20:48:52	LVNV Funding (Resurgent), PO Box 1269, Greenville, SC 29602-1269
519463586	Email/PDF: resurgentbknotifications@resurgent.com	Feb 18 2022 20:38:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519460549	Email/Text: paula.tilley@nrsagency.com	Feb 18 2022 20:41:00	Nationwide Recovery Service, PO Box 8005, Cleveland, TN 37320-8005
519460532	Email/Text: Bankruptcy.Notices@pnc.com	Feb 18 2022 20:41:00	BBVA USA, PO Box 11830, Birmingham, AL 35202
519495383	Email/Text: Bankruptcy.Notices@pnc.com	Feb 18 2022 20:41:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519488206	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 18 2022 20:38:41	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519508124	Email/Text: bnc-quantum@quantum3group.com	Feb 18 2022 20:41:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519506181	Email/Text: bnc-quantum@quantum3group.com	Feb 18 2022 20:41:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
519487852	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 18 2022 20:48:58	Resurgent Acquisitions, LLC, c/o Resurgent Capital Services, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
519466203	Email/Text: paula.tilley@nrsagency.com	Feb 18 2022 20:41:00	SHORE MEDICAL CENTER, C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005
519460556	Email/PDF: gecsed@recoverycorp.com	Feb 18 2022 20:38:41	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
519460558	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2022 20:38:37	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
519460552	Email/Text: jboehler@shorememorial.org	Feb 18 2022 20:42:00	Shore Medical Center, 1 E. New York Avenue, Somers Point, NJ 08244
519460551	+ Email/Text: jboehler@shorememorial.org	Feb 18 2022 20:42:00	Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
519509000	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2022 20:38:41	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519461398	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2022 20:38:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519460560	Email/Text: bankruptcydepartment@tsico.com	Feb 18 2022 20:41:00	Transworld Systems, Inc., PO Box 15520, Wilmington, DE 19850-5520

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519460523	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460524	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311

District/off: 0312-1

User: admin

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Date Rcvd: Feb 18, 2022

Form ID: pdf901

Total Noticed: 43

519460519	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460520	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460521	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460522	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460527	*+	Barclay's Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
519460528	*+	Barclay's Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
519460534	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460535	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460536	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460537	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460538	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460539	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460557	*	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
519460559	*+	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
519460554	*+	Shore Medical Center, PO Box 6768, Wyomissing, PA 19610-0768

TOTAL: 0 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
Andrew L. Miller	on behalf of Joint Debtor Cheryl Lynn Raymond millerar85252@notify.bestcase.com
Andrew L. Miller	on behalf of Debtor Michael David Raymond millerar85252@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5